Cycle Date: Run Date: Interval: March-2008 05/28/2008 Annual

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Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Intere (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State Credit Union (FISCU) *

> Count of CU:
> Asset Range:
> Peer Group Number:
> Count of CU in Peer Group: 139 N/A N/A N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate report. The retires on aggregate PPRs are concollidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	S	Summary Financial Ir	formation						
Return to cover		For Charter							
05/28/2008		Count of CU	+						
CU Name: N/A		Asset Range							
OO Hame. NA		Asset Nange		ntion * Peer Group: All	* State = '	MO' * Type Included: Fe	ederally in	sured State Credit Unio	on .
Peer Group: N/A		Criteria	(FISCU) *				, ao any m		
•	Count o	of CU in Peer Group	N/A						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Ch
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	608,529,453	521,116,343	-14.4	622,677,107	19.5	595,135,909	-4.4	860,520,374	44.0
TOTAL INVESTMENTS	1,526,960,992	1,315,731,422		1,226,130,634	-6.8	1,326,760,115	8.2	1,445,541,325	9.
Loans Held for Sale	4,083,338	3,947,941	-	3,581,227	-9.3	3,618,512	1.0	4,332,596	19.
	, , , , , , ,	- , - , -		-,,		- / / -		, ,	
Real Estate Loans	2,081,595,092	2,260,943,166	8.6	2,372,486,782	4.9	2,511,953,768	5.9	2,565,628,320	2.
Unsecured Loans	495,730,897	521,040,386		518,605,652	-0.5	556,021,701	7.2	531,929,347	-4.
Other Loans	2,520,533,895	2,743,326,460		2,667,820,765	-2.8	2,591,316,912	-2.9	2,539,595,227	-2.0
TOTAL LOANS	5,097,859,884	5,525,310,012		5,558,913,199	0.6	5,659,292,381	1.8	5,637,152,894	-0.
(Allowance for Loan & Lease Losses)	(41,411,722)	(44,145,370)		(42,351,210)	-4.1	(44,566,862)	5.2	(44,103,102)	-1.
Land And Building	154,217,946	173,299,567		180,917,647	4.4	201,703,529	11.5	205,942,037	2.
Other Fixed Assets	34,036,972	38,985,765		43,221,572	10.9	44,175,732	2.2	44,304,457	0.
NCUSIF Deposit	57,956,702	60,159,074		59,119,088	-1.7	60,769,350	2.8	59,572,820	-2.
All Other Assets	98,623,217	117,766,794		139,156,110	18.2	116,909,350	-16.0	125,152,900	7.
TOTAL ASSETS	7,540,856,782	7,712,171,548		7,791,365,374	1.0	7,963,798,016	2.2	8,338,416,301	4.
LIABILITIES & CAPITAL:	7,540,650,782	7,712,171,540	2.3	7,791,303,374	1.0	7,905,790,010	۷.۷	0,330,410,301	
Dividends Payable	13,575,964	16,746,460	23.4	17,930,343	7.1	20,592,094	14.8	18,992,226	-7.8
Notes & Interest Payable			+		8.0	351,906,695	7.6		5.0
Accounts Payable & Other Liabilities	236,570,508 48,952,756	302,811,209		327,145,844	21.7		-4.3	369,644,095	21.2
•	46,952,756	57,804,809		70,339,420		67,335,402		81,598,099	
Uninsured Secondary Capital					,, .		N/A	-	N/A 6.9
TOTAL LIABILITIES Share Profes	299,099,228	377,362,478		415,415,607	10.1	439,834,191	5.9	470,234,420	
Share Drafts	816,575,978	870,382,546		899,926,253	3.4	872,172,369	-3.1	911,437,293	4.5
Regular shares	2,354,343,317	2,180,651,155		1,903,202,560	-12.7	1,746,869,738	-8.2	1,843,845,003	5.
All Other Shares & Deposits	3,243,548,552	3,416,961,666		3,664,672,074	7.2	3,986,555,964	8.8	4,176,762,831	4.8
TOTAL SHARES & DEPOSITS	6,414,467,847	6,467,995,367		6,467,800,887	0.0	6,605,598,071	2.1	6,932,045,127	4.9
Regular Reserve	217,469,429	229,744,086		239,307,275		246,502,104	3.0	248,957,047	1.
Other Reserves	231,960,389	234,638,718		229,698,160	-2.1	242,288,439	5.5	258,803,857	6.
Undivided Earnings	377,859,889	402,430,899		439,143,445	9.1	429,575,211	-2.2	428,375,850	-0.
TOTAL EQUITY	827,289,707	866,813,703		908,148,880	4.8	918,365,754	1.1	936,136,754	1.
TOTAL LIABILITIES & EQUITY	7,540,856,782	7,712,171,548	2.3	7,791,365,374	1.0	7,963,798,016	2.2	8,338,416,301	4.
NCOME & EXPENSE									
Loan Income*	309,921,799	330,392,748		358,625,658	8.5	383,799,682	7.0	97,648,401	1.
Investment Income*	52,070,215	61,766,700		73,842,760	19.6	86,267,826	16.8	20,188,902	-6.
Other Income*	116,087,764	128,191,219	10.4	132,418,297	3.3	137,632,953	3.9	33,655,181	-2.
Salaries & Benefits*	133,126,198	140,034,742	5.2	142,454,947	1.7	153,890,353	8.0	40,316,255	4.
Total Other Operating Expenses*	151,643,752	156,612,942		160,609,540		171,049,619	6.5	42,103,138	-1.
Non-operating Income & (Expense)*	5,630,351	1,171,458	-79.2	1,688,349	44.1	2,394,902	41.8	5,874,561	881.
Provision for Loan/Lease Losses*	26,162,647	33,216,359	27.0	31,923,940	-3.9	40,640,503	27.3	10,135,585	-0.
Cost of Funds*	111,892,176	143,110,910	27.9	183,386,313	28.1	220,641,644	20.3	53,550,182	-2.
Net Income*	60,885,356	48,547,172	-20.3	48,200,324	-0.7	23,873,244	-50.5	11,261,885	88.
TOTAL CU's	156	153	-1.9	147	-3.9	139	-5.4	139	0.
Income/Expense items are year-to-date while the related %	change ratios are annualized.								
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								1. Summary	Financia

		Potio A	ınalysis						
Return to cover		For Charter :	-						
05/28/2008		Count of CU :							
CU Name: N/A		Asset Range :							
oo Hullic. 14/A		Asset Range .	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer G	Group: All * State = 'MO' * T	ype Included:	Federally Insur	ed State Credit Union (F	ISCU) *	
	Cour	nt of CU in Peer Group :	N/A		Decem	ber-2007		Marc	:h-2008
	December-2004	December-2005	December-2006	December-2007	PEER Avg	Percentile**	March-2008	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.02	11.36	11.70	11.58	N/A	N/A	11.17	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets	44.00	44.00	44.74	44.50	N1/A	N1/A	44.40	N1/A	N1/A
Election (if used)	11.02	11.36	11.71	11.58	N/A N/A	N/A	11.19	N/A N/A	N/A
Total Delinquent Loans / Net Worth	5.64 112.90	6.10 113.40	5.11 114.04	5.28 113.90	N/A N/A	N/A N/A	4.54 113.50	N/A N/A	N/A N/A
Solvency Evaluation (Estimated)	4.98	5.04	4.64	4.83	N/A	N/A N/A		N/A N/A	N/A N/A
Classified Assets (Estimated) / Net Worth ASSET QUALITY	4.90	5.04	4.04	4.03	IN/A	IN/A	4.73	IN/A	IN/A
Delinquent Loans / Total Loans	0.92	0.97	0.84	0.86	N/A	N/A	0.75	N/A	N/A
*Net Charge-Offs / Average Loans	0.52	0.58	0.54	0.64	N/A	N/A	0.79	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	99.47	98.20	100.71	101.73		N/A	102.73	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.67	-1.72	-1.10	0.29	N/A	N/A	1.34	N/A	N/A
Delinquent Loans / Assets	0.62	0.69	0.60	0.61	N/A	N/A	0.51	N/A	N/A
EARNINGS	1.02	3.00	2.00	3.01			2.01	,,,	
*Return On Average Assets	0.83	0.64	0.62	0.30	N/A	N/A	0.55	N/A	N/A
*Gross Income/Average Assets	6.49	6.82	7.29	7.71	N/A	N/A	7.43	N/A	N/A
*Yield on Average Loans	6.24	6.22	6.47	6.84	N/A	N/A	6.92	N/A	N/A
*Yield on Average Investments	2.56	3.24	4.19	4.78	N/A	N/A	3.98	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.57	1.68	1.71	1.75	N/A	N/A	1.65	N/A	N/A
*Cost of Funds / Avg. Assets	1.52	1.88	2.37	2.80	N/A	N/A	2.63	N/A	N/A
*Net Margin / Avg. Assets	4.97	4.95	4.92	4.91	N/A	N/A	4.81	N/A	N/A
*Operating Exp./ Avg. Assets	3.86	3.89	3.91	4.12	N/A	N/A	4.04	N/A	N/A
*Provision For Loan & Lease Losses / Average Assets	0.35	0.44	0.41	0.52	N/A	N/A	0.50	N/A	N/A
*Net Interest Margin/Avg. Assets	3.39	3.27	3.21	3.17	N/A	N/A	3.15	N/A	N/A
Operating Exp./Gross Income	59.57	57.01	53.65	53.47	N/A	N/A	54.40	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total	0.50	0.00	0.00	2.00	NI/A	N1/A	0.00	NI/A	NI/A
Assets \1 *Net Operating Exp. /Avg. Assets	2.52 2.61	2.83 2.65	2.99 2.67	3.20 2.91	N/A N/A	N/A N/A	3.33 2.93	N/A N/A	N/A N/A
ASSET / LIABILITY MANAGEMENT	2.01	2.00	2.07	2.91	IN/A	IN/A	2.93	IV/A	IN/A
Net Long-Term Assets / Total Assets	21.14	21.54	25.58	29.16	N/A	N/A	30.54	N/A	N/A
Reg. Shares / Total Shares. & Borrowings	35.40	32.21	28.01	25.10	N/A	N/A	25.25	N/A	N/A
Total Loans / Total Shares	79.47	85.43	85.95	85.67	N/A	N/A	81.32	N/A	N/A
Total Loans / Total Assets	67.60	71.64	71.35		N/A	N/A	67.60	N/A	N/A
Cash + Short-Term Investments / Assets	15.29	14.06	14.67	14.91	N/A	N/A	16.53	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.97	93.00	92.73		N/A	N/A	92.91	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	47.68	45.07	41.25	37.64	N/A	N/A	37.73	N/A	N/A
Borrowings / Total Shares & Net Worth	3.26	4.10	4.43	4.67	N/A	N/A	4.70	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.94	7.40	5.26	4.68	N/A	N/A	4.50	N/A	N/A
Borrowers / Members	50.56	51.09	50.13	48.30	N/A	N/A	47.46	N/A	N/A
Members / Full-Time Employees	405.87	401.79	380.31	376.43	N/A	N/A	376.71	N/A	N/A
Avg. Shares Per Member	\$5,429	\$5,396	\$5,464	\$5,596		N/A	\$5,824	N/A	N/A
Avg. Loan Balance	\$8,535	\$9,022	\$9,369	\$9,926	N/A	N/A	\$9,979	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,732	\$46,936	\$45,769	\$49,072	N/A	N/A	\$51,041	N/A	N/A
OTHER RATIOS		=			N1/4	\$1/A		h./*	h.//
* Net Worth Growth	7.71	5.42	4.11	1.10	N/A	N/A	4.23	N/A	N/A
* Market (Share) Growth	4.19	0.83	0.00			N/A	19.77	N/A	N/A
* Loan Growth	5.44			1.81	N/A	N/A	-1.56	N/A	
* Asset Growth	4.70				N/A	N/A N/A	18.82	N/A	N/A N/A
* Investment Growth * Membership Growth	2.19 0.55			3.88	N/A N/A	N/A N/A	83.73 3.29	N/A N/A	
* Annualization factor: March = 4; June = 2; September =4/3; Decei			-1.25	-0.27	IN/A	IN/A	3.29	IN/A	IN/A
**Percentile Rankings and Peer Average Ratios are produced once a q	•	•	ruent corrections to data	after this date are not reflecte	d in the Percen	tila Pank or the	Peer Average Potics :	the next exel	
		· · · · · · · · · · · · · · · · · · ·					reel Average Ratios unti	ule next cycle	
Percentile Rankings show where the credit union stands in relation to it									
order from highest (100) to lowest (0) value. The percentile ranking ass imply good or bad performance. However, when reviewed in relation to									
performance.		,	or unc	. ,					
1/ For periods before 2004, the Fixed Assets & Foreclosed and Repos	sessed assets did not incl	ude repossessed vehicles	S						
		-							2. Ratios

-			Ratio Analysis		
<u>Retum to cover</u> 05/28/2008		For Charter :			
UJ/20/2008 CU Name: N/A		Count of CU : Asset Range :	139 N/A		
CO Name. N/A		Asset Kange .		roup: All * State = 'MO' *	Type Included: Federally
Peer Group: N/A		Criteria :	Insured State Credit Uni		Type moladed. I ederally
	Cou	int of CU in Peer Group :	N/A		
	December-2004	December-2005	December-2006	December-2007	March-2008
OTHER DELINQUENCY RATIOS	December-2004	December-2005	December-2006	December-2007	Warch-2008
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.16	1.24	1.13	1.40	1.35
All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	N/A	1.32	1.32	1.17
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	N/A	0.00	0.00	0.00
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	N/A	1.17	1.28	
Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A	7.47	4.66	
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.21 0.21	0.00	0.58 0.02	1.66	1.98
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm REAL ESTATE LOAN DELINQUENCY	0.21	0.00	0.02	0.19	0.13
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and					
Hybrid/Balloon > 5 years	0.23	0.19	0.13	0.23	0.16
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg	0.11	0.44	0.00	0.00	0.05
Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE	0.14	0.11	0.09	0.03	0.05
Fixed/Hybrid/Balloon Loans	0.58	0.39	0.27	0.45	0.37
	4			4	
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt	0.14	0.21	0.39	0.33	0.33
Opt First Mtg Loans	N/A	N/A	N/A	0.00	0.00
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.76	0.90	1.03	1.30	
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.23	0.23	0.22	0.27	0.22
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	40.07	38.14	28.53	19.50	16.67
*Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.37	2.48	1.85	2.12	2.98
*Net Charge Offs - All Other Loans / Avg All Other Loans *Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A N/A	N/A N/A	0.77 0.02	0.95 0.02	1.13 0.03
*Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	N/A	0.02	0.02	0.03
*Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A	0.00	0.00	
*Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A	0.77	1.05	1.14
*Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A	2.05	3.13	1.79
*Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.25	0.00	0.00	0.01	0.43
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	14.90	16.67	19.08	18.33	18.19
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD	2.11	1.76 0.90	1.32 0.34	0.97 0.78	0.93 0.22
* Participation Loans Sold YTD / Total Assets	3.15 0.70	0.90	0.34	0.78	
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.29	0.43	0.47	0.93	0.96
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	1.00	0.33	0.23	0.01	0.00
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.24	15.83	17.37	18.69	18.44
Total Fixed Rate Real Estate / Total Loans	22.55	22.09	24.35	26.29	
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	18.03 59.55	16.68	21.41 32.19	23.04	
Interest Only & Payment Option First Mortgages / Total Assets	59.55 N/A	36.37 N/A	32.19 N/A	28.46 0.35	0.32
Interest Only & Payment Option First Mortgages / Net Worth	N/A	N/A	N/A	3.06	
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.32	0.34	0.33	0.30	0.27
Unused Commitments / Cash & ST Investments	149.93	155.25	140.54	127.20	110.52
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatios
	-			•	

		Asse	ate						
Return to cover		For Charter							
05/28/2008		Count of CU							
CU Name: N/A		Asset Range							
CO Name. N/A		Asset Kange	. IN/A						
Peer Group: N/A		Criteria	: Region: N	lation * Peer Group: All * \$	State = 'M	O' * Type Included: Fede	rally Insur	ed State Credit Union (F	ISCU) *
	Count	of CU in Peer Group				,,,			,
	December-2004	December-2005	% Chg	December-2006	% Cha	December-2007	% Chg	March-2008	% Chg
ASSETS					,, ,,,		, c c g		
CASH:									
Cash On Hand	79,631,743	81,790,326	3 2.7	80,037,385	-2.1	84,465,543	5.5	84,014,307	-0.5
Cash On Deposit	499,325,448	417,596,007			11.3		-8.4	683,818,608	60.5
Cash Equivalents	29,572,262	21,730,010			257.7	84,688,613	8.9	92,687,459	9.4
TOTAL CASH & EQUIVALENTS	608,529,453	521,116,343	-14.4	622,677,107	19.5	595,135,909	-4.4	860,520,374	44.6
INVESTMENTS:									
Trading Securities	0	(N/A	0	N/A	17,934,500	N/A	17,762,497	-1.0
Available for Sale Securities	764,520,140	617,095,434	-19.3	488,725,030	-20.8	493,696,819	1.0	595,400,435	20.6
Held-to-Maturity Securities	138,613,639	145,198,910	4.8	127,017,022	-12.5	105,506,026	-16.9	82,803,739	-21.5
Deposits in Commercial Banks, S&Ls, Savings Banks	216,072,522	161,510,999	-25.3	118,567,979	-26.6	137,952,560	16.3	178,994,510	29.8
•									
Loans to, Deposits in, and Investments in Natural Person Credit Unions \2	6,620,662	7,442,852	_	14,066,046	89.0		-10.4	13,870,156	10.1
Total MCSD and PIC in Corporate CUs	42,818,322	43,463,101			0.3			42,040,007	1.3
All Other Investments in Corporate Cus	334,868,016	308,779,040			24.8		24.3	472,922,880	-1.3
All Other Investments \2	23,447,691	32,241,086			51.0			41,747,101	9.0
TOTAL INVESTMENTS	1,526,960,992	1,315,731,422	-13.8	1,226,130,634	-6.8	1,326,760,115	8.2	1,445,541,325	9.0
LOANS HELD FOR SALE	4,083,338	3,947,941	-3.3	3,581,227	-9.3	3,618,512	1.0	4,332,596	19.7
LOANS AND LEASES:									
Unsecured Credit Card Loans	300,621,147	323,366,342			-1.2		8.9	334,294,354	-3.9
All Other Unsecured Loans/Lines of Credit	195,109,750	197,674,044			0.7		4.5	197,634,993	-5.0
New Vehicle Loans	953,910,923	1,110,624,447			-5.4		-9.8	902,288,649	-4.8
Used Vehicle Loans	1,331,175,388	1,383,667,915	_		-0.2		1.4	1,397,522,475	-0.2
1st Mortgage Real Estate Loans/Lines of Credit	1,351,088,254	1,452,581,276			6.5		6.0	1,694,509,487	3.3
Other Real Estate Loans/Lines of Credit	730,506,838	808,361,890	_		2.1			871,118,833	0.0
Leases Receivable	377,280	357,079			-95.2		-100.0	0	
Total All Other Loans/Lines of Credit	235,070,304	248,677,019			-4.6		2.9	239,784,103	-1.8
TOTAL LOANS	5,097,859,884	5,525,310,012	_		0.6		1.8	5,637,152,894	-0.4
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(41,411,722)	(44,145,370)	6.6	(42,351,210)	-4.1	(44,566,862)	5.2	(44,103,102)	-1.0
Foreclosed Real Estate	N/A	N/A		3,783,230		4,813,918	27.2	5,756,068	19.6
Repossessed Autos	N/A	N/A	_	4,611,477		3,652,427	-20.8	3,411,281	-6.6
Foreclosed and Repossessed Other Assets	N/A	N/A		515,122		485,943	-5.7	661,617	36.2
TOTAL FORECLOSED and REPOSSESSED ASSETS \1	1,902,373	5,750,298			54.9		0.5	9,828,966	9.8
Land and Building	154,217,946	173,299,567		180,917,647	4.4			205,942,037	2.1
Other Fixed Assets	34,036,972	38,985,765			10.9		2.2	44,304,457	0.3
NCUA Share Insurance Capitalization Deposit	57,956,702	60,159,074	3.8	59,119,088	-1.7	60,769,350	2.8	59,572,820	-2.0
			1				_		
Accrued Interest on Loans	N/A	N/A	_	20,381,901		20,953,917	2.8	20,234,616	-3.4
Accrued Interest on Investments	N/A	N/A		10,897,023		14,477,648	32.9	13,629,516	-5.9
All Other Assets	N/A	N/A		98,967,357		72,525,497	-26.7	81,459,802	12.3
TOTAL OTHER ASSETS	96,720,844	112,016,496	15.8	130,246,281	16.3	107,957,062	-17.1	115,323,934	6.8
TOTAL ASSETS	7,540,856,782	7,712,171,548			1.0			8,338,416,301	4.7
TOTAL CU'S	156	153			-3.9		_	139	0.0
1 / OTHER RE OWNED PRIOR TO 2004 2/ LOANS TO, DEPOSITS IN, AND INVESTM	VIENTS IN NATURAL PERSO	IN CUS INCLUDED IN	ALL OTHER	K INVESTMENTS PRIOR T	O JUNE 2	2006 FOR SHORT FORM	FILERS		
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Poturn to cover		Liabilities, Shares &							
<u>Return to cover</u> 05/28/2008		For Charter :							
		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group: All *	State = 'MO	* Type Included: Fede	rally Insured Sta	te Credit Union (FISC	:U) *
101	Count	of CU in Peer Group :	_		Ciato - in-o	.ypoo.uuou ouo	any moureu on	(<u>, </u>
	-		1471						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Cho
LIABILITIES, SHARES AND EQUITY	2000201	200000. 2000	/o U.i.g	2000	/v Ug	2000200.	/v Ug		70 0.1.5
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A	-	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against	-							-	
Lines of Credit	236,570,508	301,311,209	27.4	327,145,844	8.6	351,906,695	7.6	369,644,095	5.0
Borrowing Repurchase Transactions	0	1,500,000	N/A	0	-100.0	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	13,575,964	16,746,460	23.4	17,930,343	7.1	20,592,094	14.8	18,992,226	-7.8
Accounts Payable & Other Liabilities	48,952,756	57,804,809	18.1	70,339,420	21.7	67,335,402	-4.3	81,598,099	21.2
TOTAL LIABILITIES	299,099,228	377,362,478	26.2	415,415,607	10.1	439,834,191	5.9	470,234,420	6.9
SAVINGS/DEPOSITS:									
Share Drafts	816,575,978	870,382,546	6.6	899,926,253	3.4	872,172,369	-3.1	911,437,293	4.5
Regular Shares	2,354,343,317	2,180,651,155	-7.4	1,903,202,560	-12.7	1,746,869,738	-8.2	1,843,845,003	5.6
Money Market Shares	1,043,317,836	1,010,287,642	-3.2	1,034,080,169	2.4	1,168,449,987	13.0	1,250,595,431	7.0
Share Certificates	1,497,519,962	1,698,524,893	13.4	1,901,449,683	11.9	2,063,219,189	8.5	2,147,917,429	4.1
IRA/KEOGH Accounts	657,764,981	677,090,205	2.9	700,258,736	3.4	732,593,979	4.6	752,687,010	
All Other Shares /1	37,128,226	21,757,008		22,422,170	3.1	15,963,654	-28.8	19,472,989	
Non-Member Deposits	7,817,541	9,301,918		6,461,316	-30.5	6,329,155	-2.0	6,089,972	
TOTAL SAVINGS/DEPOSITS	6,414,467,847	6,467,995,367	0.8	6,467,800,887	0.0	6,605,598,071	2.1	6,932,045,127	4.9
	, , ,			, , ,					
EQUITY:									
Undivided Earnings	377,859,889	402,430,899	6.5	439,143,445	9.1	429,575,211	-2.2	426,536,244	-0.7
Regular Reserves	217,469,429	229,744,086	5.6	239,307,275	4.2	246,502,104	3.0	248,957,047	1.0
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	235,888,960	244,098,513	3.5	233,825,685	-4.2	246,206,530	5.3	254,695,452	3.4
Miscellaneous Equity	1,197,847	1,314,850		1,314,554	0.0	1,213,887	-7.7	1,217,504	
Accumulated Unrealized G/L on AFS Securities	-5,144,184	-10,780,731		-5,441,076	49.5	1,444,711	126.6	7,867,475	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0		0	N/A	0	N/A	0	N/A
Other Comprehensive Income	17,766	6,086		-1,003	-116.5	-6,576,689	-655,601.8	-4,976,574	
Net Income	0	0		0	N/A	0	N/A	1,839,606	N/A
EQUITY TOTAL	827,289,707	866,813,703	4.8	908,148,880	4.8	918,365,754	1.1	936,136,754	
		, ,		, ,		, ,			
TOTAL SHARES & EQUITY	7,241,757,554	7,334,809,070	1.3	7,375,949,767	0.6	7,523,963,825	2.0	7,868,181,881	4.6
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TOTAL LIABILITIES, SHARES, & EQUITY	7,540,856,782	7,712,171,548	2.3	7,791,365,374	1.0	7,963,798,016	2.2	8,338,416,301	4.7
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NCUA INSURED SAVINGS:									
Uninsured Shares	512,993,861	629,386,103	22.7	506,626,332	-19.5	577,198,915	13.9	551,890,852	-4.4
Uninsured Non-Member Deposits	2,327,855	1,900,584		1,271,267	-33.1	1,010,281	-20.5	1,049,684	
Total Uninsured Shares & Deposits	515,321,716	631,286,687				578,209,196	13.8	552,940,536	
Insured Shares & Deposits	5,899,146,131	5,836,708,680		5,959,903,288	2.1	6,027,388,875	1.1	6,379,104,591	5.8
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1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOO	GHs, AND NONMEMBER S	SHARES FOR SHORT I	FORM FILE	RS					
								5. Liab	ShEquity

		Income Statem	ent						
Return to cover		For Charter :							
05/28/2008		Count of CU :							
CU Name: N/A		Asset Range :							
					1				1
Peer Group: N/A			•	tion * Peer Group: All * S	tate = 'MO'	* Type Included: Federa	ally Insure	d State Credit Union (FIS	CU) *
	Cour	nt of CU in Peer Group :	N/A						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:	040 407 404	202 204 207	0.0	050 047 004	0.0	201711251	7.0	07.074.705	4.0
Interest on Loans	310,167,481	330,661,087		358,947,991	8.6	384,711,851	7.2	97,874,705	
Less Interest Refund	(245,682)	(268,339)		(322,333)	20.1	(912,169)		(226,304)	-0.8 -4.1
Income from Investments	52,070,215	61,767,343		73,840,442	19.5	85,175,247 1,092,579		20,410,333	
Income from Trading TOTAL INTEREST INCOME	361,992,014	-643 392,159,448		2,318 432,468,418	460.5 10.3	470,067,508	,	-221,431 117,837,303	-181.1 0.3
INTEREST EXPENSE:	301,992,014	392,139,440	0.3	432,400,410	10.3	470,067,506	0.7	117,037,303	0.3
Dividends	86,478,830	107,050,063	23.8	128,914,852	20.4	156,610,576	21.5	36,308,180	-7.3
Interest on Deposits	11,340,785	21,829,528		37,110,450	70.0	48,960,494		12,262,907	
Interest on Borrowed Money	14,072,561	14,231,319		17,361,011	22.0	15,070,574		4,979,095	
TOTAL INTEREST EXPENSE	111,892,176	143,110,910		183,386,313	28.1	220,641,644		53,550,182	
PROVISION FOR LOAN & LEASE LOSSES	26,162,647	33,216,359		31,923,940	-3.9	40,640,503		10,135,585	
NET INTEREST INCOME AFTER PLL	223,937,191	215,832,179		217,158,165	0.6	208,785,361	-3.9	54,151,536	
NON-INTEREST INCOME:	220,001,101	210,002,110	0.0	211,100,100	0.0	200,100,001	0.0	0.1,10.1,000	0
Fee Income	92.591.655	94,902,976	2.5	95,869,437	1.0	96,072,326	0.2	22,700,741	-5.5
Other Operating Income	23,496,109	33,288,243		36,548,860	9.8	41,560,627		10,954,440	
Gain (Loss) on Investments	492,666	-627,913		-466,367	25.7	-236,385		3,253,525	
Gain (Loss) on Disposition of Assets	3,864,993	87,437		1,573,796	1,699.9	1,437,936		397,665	
Other Non-Oper INC/EXP	1,272,692	1,711,934		580,920	-66.1	1,193,351		2,223,371	645.3
TOTAL NON-INTEREST INCOME	121,718,115	129,362,677	6.3	134,106,646	3.7	140,027,855	4.4	39,529,742	12.9
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	133,126,198	140,034,742	5.2	142,454,947	1.7	153,890,353	8.0	40,316,255	4.8
Travel, Conference Expense	4,285,975	4,013,137	-6.4	3,542,779	-11.7	3,665,296		769,400	-16.0
Office Occupancy	17,280,449	18,420,213	6.6	19,779,783	7.4	22,322,512		6,158,222	10.3
Office Operation Expense	60,927,468	63,064,326	3.5	64,839,114	2.8	67,574,170		17,120,931	1.3
Educational and Promotion	11,448,160	12,703,641	11.0	14,216,485	11.9	16,109,592		4,038,547	0.3
Loan Servicing Expense	20,367,733	21,377,269		19,988,956	-6.5	22,575,384		5,119,771	-9.3
Professional, Outside Service	22,957,922	23,642,816		23,775,131	0.6	23,032,169		5,393,727	-6.3
Member Insurance	1,667,249	1,374,688		1,685,560	22.6	1,622,142		365,050	
Operating Fees	1,275,217	1,323,460		1,433,755	8.3	1,397,174		330,791	-5.3
Misc Operating Expense	11,433,579	10,693,392		11,347,977	6.1	12,751,180		2,806,699	
TOTAL NON-INTEREST EXPENSE	284,769,950	296,647,684		303,064,487	2.2	324,939,972		82,419,393	
NET INCOME	60,885,356	48,547,172	-20.3	48,200,324	-0.7	23,873,244	-50.5	11,261,885	88.7
RESERVE TRANSFERS:	20 100 001	00 004 705	0.4	24.254.442	4.0	05.070.004	47.0	7.000.050	40.7
Transfer to Regular Reserve	23,162,081	22,364,785	-3.4	21,954,449	-1.8	25,679,331	17.0	7,236,350	12.7
* All Income/Expense amounts are year-to-date while the related % change	ratios are annualized.								
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Determine to account		Delinquent Loan Info							
<u>Return to cover</u> 05/28/2008		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
SS Number 1971		Accountaings .							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All	State = 'M	IO' * Type Included: Fed	erally Insu	red State Credit Union (F	ISCU) *
	Cou	nt of CU in Peer Group :	N/A						
DELINOUENOV OURINA DV. ALL LO ANI TYPEO	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	70.004.704	440 004 550	40.0	04 000 004	00.0	04 004 000	40.0	70.044.000	45.0
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	78,684,721 33,034,008	110,901,552 37,638,284		81,689,694 32,453,141	-26.3 -13.8	91,984,929 38,201,403	12.6 17.7	78,014,903 31,138,665	-15.2 -18.5
6 to 12 Months Delinquent	10,235,929	11,852,054			-24.9	7,936,104		8,719,641	9.9
12 Months & Over Delinquent	3,610,593	3,935,059			34.5	2,517,499		2,421,543	-3.8
Total Del Loans - All Types (2 or more Mo)	46,880,530	53,425,397				48.655.006		42,279,849	-13.1
LOAN DELINQUENCY - BY LOAN TYPE	.0,000,000	55,125,55				,		:=,=: 0,0 :0	
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	5,854,022	5,177,127	-11.6	5,832,470	12.7	6,300,038	8.0	5,491,663	-12.8
2 to < 6 Months Delinquent	2,947,378				-4.5	4,422,017	36.8	3,900,086	-11.8
6 to 12 Months Delinquent	483,190	563,937		307,290	-45.5	429,804	39.9	556,123	29.4
12 Months & Over Delinquent	67,176	62,460			36.5	36,017	-57.7	68,516	90.2
Total Del Credit Card Lns (2 or more Mo)	3,497,744	4,009,812				4,887,838		4,524,725	-7.4
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.16	1.24	6.6	1.13	-8.5	1.40	23.8	1.35	-3.7
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 1 to < 2 Months Delinquent	6,480,320	8,816,101	36.0	13,098,986	48.6	18,841,138	43.8	16,524,964	-12.3
2 to < 6 Months Delinquent	1,958,467	2,031,942		1,126,596		2,857,714		1,788,667	-37.4
6 to 12 Months Delinquent	585,043	284,076		577,394	103.3	478,526		568,509	18.8
12 Months & Over Delinquent	242,419	239,951	-1.0		-44.1	0	-100.0	94,937	N/A
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	2,785,929	2,555,969			-28.1	3,336,240		2,452,113	-26.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed									
and Hybrid/Balloons > 5 yrs	0.23	0.19	-14.8	0.13	-33.4	0.23	79.1	0.16	-29.1
1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 years									
1 to < 2 Months Delinquent	1,414,471	1,858,715		1,399,517	-24.7	1,265,884	-9.5	2,828,073	123.4
2 to < 6 Months Delinquent	417,306	329,305		405,094	23.0	181,316		275,189	51.8
6 to 12 Months Delinquent	62.276	39,143		44,877	14.6	0	-100.0	0	N/A
12 Months & Over Delinquent Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	63,376 480,682	138,749 507,197	118.9 5.5	18,100 468,071	-87.0 -7.7	181,316	-100.0 -61.3	0 275,189	N/A 51.8
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo	460,062	507,197	3.3	400,071	-1.1	101,310	-01.3	275,169	31.0
Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.14	0.11	-18.8	0.09	-16.4	0.03	-64.5	0.05	50.7
Other Real Estate Fixed Rate/Hybrid/Balloon	****								
1 to < 2 Months Delinquent	842,199	1,718,367	104.0	1,783,993	3.8	3,395,825	90.3	2,352,456	-30.7
2 to < 6 Months Delinquent	500,187	626,782	25.3	561,380	-10.4	1,172,882	108.9	884,613	-24.6
6 to 12 Months Delinquent	201,652	124,410		196,168	57.7	341,130	73.9	472,045	38.4
12 Months & Over Delinquent	38,442	29,740			-100.0	16,644	N/A	103,140	519.7
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	740,281	780,932	5.5	757,548	-3.0	1,530,656	102.1	1,459,798	-4.6
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.50	0.00	00.7	0.07	04.0	0.45	07.5	0.07	40.4
Other Real Estate Adjustable Rate	0.58	0.39	-32.7	0.27	-31.3	0.45	67.5	0.37	-16.1
1 to < 2 Months Delinquent	2,182,390	2,808,864	28.7	2,999,226	6.8	2,455,481	-18.1	2,330,084	-5.1
2 to < 6 Months Delinquent	557,702	1,027,926		1,119,634	8.9	1,162,706		1,190,235	2.4
6 to 12 Months Delinquent	128,131	189,754		589,323	210.6	400,372		280,761	-29.9
12 Months & Over Delinquent	155,926	79,156		381,044	381.4	158,877	-58.3	110,355	-30.5
Total Del Other RE Adj Rate Lns	841,759	1,296,836		2,090,001	61.2	1,721,955	-17.6	1,581,351	-8.2
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable									
Rate Loans	0.14	0.21	52.8	0.39	80.9	0.33	-15.6	0.33	8.0
Leases Receivable									
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	N/A N/A	N/A N/A		0		0		0	N/A N/A
6 to 12 Months Delinquent	N/A N/A	N/A N/A		0		0		0	N/A N/A
12 Months & Over Delinquent	N/A	N/A		0		0		0	N/A
Total Del Leases Receivable (2 or more Mo)	N/A			0		0		0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A			0.00		0.00		0.00	N/A
All Other Loans									
1 to < 2 Months Delinquent	N/A	N/A		56,575,502		59,726,563	5.6	48,487,663	-18.8
2 to < 6 Months Delinquent	N/A			26,007,870		28,404,768		23,099,875	-18.7
6 to 12 Months Delinquent	N/A			7,190,482		6,286,272		6,842,203	8.8
12 Months & Over Delinquent	N/A			4,675,081		2,305,961	-50.7	2,044,595	-11.3
Total Del All Other Lns (2 or more Mo)	N/A			37,873,433		36,997,001	-2.3	31,986,673	-13.5
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	N/A		1.32		1.32	0.0	1.17	-11.6
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								r. Delinquent Loan Info	mation
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	l nai	n Losses & Bankrupto	v Inform	ation					
Return to cover	Loai	For Charter :	•	ation					
05/28/2008		Count of CU :							
CU Name: N/A		Asset Range :							
CO Name. N/A		Asset Range .	IVA						
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group: All *	State = 'MC	O' * Type Included: Fed	erally Insur	ed State Credit Union (I	FISCU) *
	Count	of CU in Peer Group :	N/A						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
*Total Loans Charged Off	32,103,455	36,877,549	14.9	36,762,463	-0.3	43,923,378	19.5	13,352,714	21.6
*Total Loans Recovered	6,264,939	6,260,473	-0.1	7,026,076	12.2	7,758,683		2,233,742	
*NET CHARGE OFFS (\$\$)	25,838,516	30,617,076	18.5		-2.9	36,164,695		11,118,972	
***%Net Charge-Offs / Average Loans	0.52	0.58	10.8	-,,	-6.9	0.64	20.2	0.79	
701101 Onlargo Onlo / 71101ago Ecano	0.02	0.00	10.0	0.01	0.0	0.01	20.2	0.70	22.1
Total Del Loans & *Net Charge-Offs	72,719,046	84,042,473	15.6	76,388,536	-9.1	84,819,701	11.0	53,398,821	-37.0
Combined Delinquency and Net Charge Off Ratio	1.44	1.54	7.2	1.38	-10.9	1.50	9.4	1.54	2.2
LOAN LOSS SUMMARY BY LOAN TYPE									
*Unsecured Credit Card Lns Charged Off	8,035,585	8,645,107	7.6	6,916,923	-20.0	8,447,269	22.1	2,922,210	38.4
*Unsecured Credit Card Lns Recovered	866.365	922,175	6.4	, ,	5.6	1,359,549		378,269	
*NET UNSECURED CREDIT CARD C/Os	7,169,220	7,722,932	7.7	, -	-23.0	7,087,720		2,543,941	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.37	2.48	4.4	, ,	-25.3	2.12		2,545,941	
*All Other Loans Charged Off	N/A	N/A	7.7	28,162,920	-20.0	32,709,074		9,588,467	
*All Other Loans Recovered	N/A	N/A		5,872,228		5,727,057	-2.5	1,793,382	
*NET ALL OTHER LOAN C/Os	N/A	N/A		22,290,692		26,982,017	21.0	7,795,085	
** Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	N/A		0.77		0.95		1.13	
*Total 1st Mortgage RE Loan/LOCs Charged Off	278,203	202,568	-27.2	319,695	57.8	825,538		110,310	
*Total 1st Mortgage RE Loans/LOCs Recovered	220,578	6,225	-97.2	6,622	6.4	505,399		0	
*NET 1st MORTGAGE RE LOANS/LOCs C/Os	57,625	196,343	240.7	313,073	59.5	320,139		110,310	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE	07,020	100,010		0.0,0.0	00.0	020,100	2.0	110,010	00
Loans/LOCs	N/A	N/A		0.02		0.02	-3.8	0.03	31.7
*Total Other RE Loans/LOCs Charged Off	454,525	879,737	93.6		54.9	1,941,497	42.5	615,209	
*Total Other RE Loans/LOCs Recovered	190,335	96,101	-49.5	173,794	80.8	166,678	-4.1	28,725	-31.1
*NET OTHER RE LOANS/LOCs C/Os	264,190	783,636	196.6		51.7	1,774,819		586,484	32.2
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	N/A	N/A		0.15		0.21	43.7	0.27	28.7
*Total Leases Receivable Charged Off	N/A	N/A		0		0	N/A	116,518	N/A
*Total Leases Receivable Recovered	N/A	N/A		0		0	N/A	33,366	N/A
*NET LEASES RECEIVABLE C/Os	N/A	N/A		0		0	N/A	83,152	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A		0.00		0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,306	4,743	43.5	1,165	-75.4	1,680	44.2	456	-72.9
Number of Members Who Filed Chapter 13 YTD	1,129	1,176	4.2	881	-25.1	1,039	17.9	403	-61.2
Number of Members Who Filed Chapter 11 YTD	N/A	N/A		5		1	-80.0	7	600.0
Total Number of Members Bankrupt	4,435	5,919	33.5	2,051	-65.3	2,720	32.6	866	-68.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	33,001,491	45,131,858	36.8	19,733,893	-56.3	28,827,303	46.1	10,410,425	-63.9
*All Loans Charged Off due to Bankruptcy YTD	12,865,382	14,066,101	9.3		-25.4	8,563,400		2,225,526	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	40.07	38.14	-4.8	, ,		19.50		16.67	_
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annua	lizing)								
, , , , , , , ,	J,								
							8. Loan L	osses & Bankruptcy In	formation

	le le	ndirect and Participat	ion Londin	20					
Debum to sever	II II			ig					
Return to cover		For Charter :							
05/28/2008		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group: All *	State = 'M	O' * Type Included: Fede	rally Insu	red State Credit Union (I	FISCU) *
197	Count	of CU in Peer Group :		auton 1 doi di dapi / m	Otato = III	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	you	. ou otato oroun omon (.000,
	Count	or oo iii i cer oroup .	14/4						
	December-2004	December-2005	% Cha	December-2006	% Chg	December-2007	% Cha	March-2008	% Cho
INDIRECT LOANS OUTSTANDING	2000111201 2001	2000201	/v cg	2000	,, J.	2000201	,, cg		70 0.1.5
Indirect Loans - Point of Sale Arrangement	N/A	345,257,387		602,740,950	74.6	639,876,146	6.2	644,542,687	0.7
Indirect Loans - Outsourced Lending Relationship	N/A	576,055,395		458,002,070	-20.5	397,194,509	-13.3	381,061,651	-4.
Total Outstanding Indirect Loans	759,343,105	, ,		1,060,743,020	15.1	1,037,070,655	-2.2	1,025,604,338	
%Indirect Loans Outstanding / Total Loans	14.90		11.9		14.4	18.33	-4.0	18.19	
PARTICIPATION LOANS	1.1.00	10.01		10.00				10110	- 0.
Participation Loans Outstanding	107,783,905	97,070,587	-9.9	73,125,536	-24.7	54,923,233	-24.9	52,168,451	-5.0
*Participation Loans Purchased YTD	75,903,429	, ,		7,681,961	-68.7	17,406,056	126.6	1,139,872	
*Participation Loans Sold YTD	52,667,016	, ,		, ,	-94.1	4,416,558	427.8	381,924	
Participation Loans Outstanding / Total Loans	2.11	14,256,369			-25.1	0.97	-26.2	0.93	
%Participation Loans Purchased YTD / Total Loans Granted YTD	3.15			0.34	-62.2	0.78	129.5	0.33	
** %Participation Loans Sold YTD / Total Assets	0.70				-94.2	0.06	416.4	0.02	
701 articipation Edans Gold 11D7 Total 763613	0.70	0.10	70.0	0.01	34.2	0.00	710.7	0.02	07.
*Loans Purchased from Other Financial Institutions YTD	24,060,228	9,072,406	-62.3	5,210,264	-42.6	210,700	-96.0	0	-100.0
%Loans Purchased from Other Financial Institutions YTD / Loans Granted	24,000,220	9,072,400	-02.3	5,210,204	-42.0	210,700	-90.0	0	-100.0
YTD	1.00	0.33	-66.7	0.23	-30.6	0.01	-95.9	0.00	-100.0
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	N/A	N/A		22,612,151		23,373,585	3.4	19,160,453	-18.0
2 to < 6 Months Delinquent	N/A	N/A		9,028,061		11,000,985	21.9	9,094,533	
6 to 12 Months Delinguent	N/A	N/A		2,227,508		1,740,217	-21.9	2,149,320	
12 Months & Over Delinguent	N/A	N/A		1,179,962		516,328	-56.2	370,939	
Total Del Indirect Lns (2 or more Mo)	N/A	N/A		12,435,531		13,257,530	6.6	11,614,792	
%Indirect Loans Delinguent > 2 Mo / Total Indirect Loans	N/A	N/A		1.17		1.28	9.0	1.13	
DELINQUENCY - PARTICIPATION LENDING	1471					20	0.0		
1 to < 2 Months Delinquent	N/A	N/A		2,312,590		1,022,532	-55.8	710,470	-30.
2 to < 6 Months Delinquent	N/A	N/A		2,157,036		1,058,798	-50.9	558,370	
6 to 12 Months Delinquent	N/A	N/A		1,536,302		575,106	-62.6	357,627	
12 Months & Over Delinguent	N/A	N/A		1,769,177		925,036	-47.7	874,381	-5.
Total Del Participation Lns (2 or more Mo)	N/A	N/A		5,462,515		2,558,940	-53.2	1,790,378	
%Participation Loans Delinguent > 2 Mo / Total Participation Loans	N/A	N/A		7.47		4.66	-37.6	3.43	
LOAN LOSSES - INDIRECT LENDING	1471						00	0.10	
*Indirect Loans Charged Off	N/A	N/A		9,071,653		13,049,602	43.9	3,426,922	5.0
*Indirect Loans Recovered	N/A	N/A		1,457,554		2,051,315	40.7	493,003	
*NET INDIRECT LOAN C/Os	N/A	N/A		7,614,099		10,998,287	44.4	2,933,919	
***%Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A		0.77		1.05	36.5	1.14	
LOAN LOSSES - PARTICIPATION LENDING	IN/A	IN/A		0.11		1.03	50.5	1.14	0.,
*Participation Loans Charged Off	N/A	N/A		1,879,796		2,272,931	20.9	302.206	-46.8
*Participation Loans Recovered	N/A	N/A		131,303		267,446	103.7	62,612	
*NET PARTICIPATION LOAN C/Os	N/A	N/A		1,748,493		2,005,485	14.7	239,594	
***%Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A		2.05		3.13	52.5	1.79	
*Amounts are year-to-date while the related %change ratios are annualized.	IN/A	IN/A	1	2.05		3.13	32.3	1.79	-42.
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no an	nualizina)		-						—
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		Real Estate Loan Inform	nation 1						
Return to cover		For Charter :							
05/28/2008		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All *	State = 'M	O' * Type Included: Fede	rally Insure	ed State Credit Union (FI	SCU) *
	Cou	unt of CU in Peer Group :	N/A						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	565,077,652	596,993,595	5.6		8.3	728,616,246		768,505,599	5.5
Fixed Rate 15 years or less	404,630,997	364,816,148	-9.8	, ,	-1.6	325,056,367	-9.4	335,765,774	3.3
Other Fixed Rate	23,735	15,669	-34.0	· ·		1,223,128	65.3	1,100,156 1,105,371,529	
Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years	969,732,384 34,430,483	961,825,412 39,679,103	-0.8 15.2	1,005,969,452 43,324,528	4.6 9.2	1,054,895,741 42,286,364	4.9 -2.4	41,886,996	4.8 -0.9
, ,	231,106,552		42.2	, ,	17.4		-7.4	360,442,204	0.9
Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages	265,537,035	328,524,349 368,203,452	38.7	385,818,391 429,142,919	16.6	357,126,092 399,412,456		402,329,200	0.9
Adjustable Rate First Mtgs 1 year or less	48,819,432	62,280,264	27.6		-9.0	51,714,964	-8.7	45,872,549	
Adjustable Rate First Mtgs 1 year or less	66,999,403	60,272,148	-10.0	55,451,484	-8.0	134,585,192	142.7	140,936,209	4.7
Total Adjustable First Mortgages	115,818,835	122,552,412	5.8		-8.5	186,300,156		186,808,758	0.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,351,088,254	1,452,581,276	7.5		6.5	1,640,608,353	6.0	1,694,509,487	3.3
Other Real Estate Loans	.,001,000,204	., .02,001,270	7.0	.,547,220,070	0.0	.,5-10,000,000	0.0	.,504,500,407	0.0
Closed End Fixed Rate	126,712,801	198,798,096	56.9	267,360,684	34.5	309,007,095	15.6	351,767,866	13.8
Closed End Adjustable Rate	4,399,153	564,528	-87.2	2,860,656	406.7	2,909,100	1.7	4,725,841	62.5
Open End Adjustable Rate (HELOC)	580,839,843	588,822,764	1.4		-12.0	477,536,171	-7.8	476,062,362	-0.3
Open End Fixed Rate	18,555,041	20,176,502	8.7	36,882,185	82.8	81,893,049	122.0	38,562,764	-52.9
TOTAL OTHER REAL ESTATE OUTSTANDING	730,506,838	808,361,890	10.7	825,259,907	2.1	871,345,415		871,118,833	0.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,081,595,092	2,260,943,166	8.6	2,372,486,782	4.9	2,511,953,768	5.9	2,565,628,320	2.1
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,004,162,867	1,001,504,515	-0.3	1,049,293,980	4.8	1,097,182,105	4.6	1,147,258,525	4.6
Other RE Fixed Rate	145,267,842	218,974,598	50.7	304,242,869	38.9	390,900,144	28.5	390,330,630	-0.1
Total Fixed Rate RE Outstanding	1,149,430,709	1,220,479,113	6.2	1,353,536,849	10.9	1,488,082,249	9.9	1,537,589,155	3.3
%(Total Fixed Rate RE/Total Assets)	15.24	15.83	3.8		9.8	18.69		18.44	-1.3
%(Total Fixed Rate RE/Total Loans)	22.55	22.09	-2.0	24.35	10.2	26.29	8.0	27.28	3.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	346,925,387	451,076,761	30.0		10.4	543,426,248		547,250,962	0.7
Other RE Adj Rate	585,238,996	589,387,292	0.7		-11.6	480,445,271	-7.8	480,788,203	0.1
Total Adj Rate RE Outstanding	932,164,383	1,040,464,053	11.6	1,018,949,933	-2.1	1,023,871,519	0.5	1,028,039,165	0.4
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Optional Payment First Mtg Loans	N/A	N/A		N/A		28,226,639		26,680,121	-5.5
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	N/A		N/A		0.35		0.32	-9.7
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	N/A		N/A		3.06		2.86	
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	N/A		N/A		15,922,844		16,083,919	1.0
Allowance for Loan Losses on all RE Loans	2,296,893	2,899,466	26.2		24.7	2,702,507	-25.2	3,172,283	17.4
* REAL ESTATE LOANS - AMOUNT GRANTED:	2,200,000	2,000,100	20.2	0,010,010	2	2,102,001	20:2	0,112,200	
First Mortgages									
* Fixed Rate > 15 years	246,239,427	239,735,453	-2.6	250,041,643	4.3	263,910,463	5.5	84,676,310	28.3
* Fixed Rate 15 years or less	96,983,655	69,134,950	-28.7	65,620,407	-5.1	68,516,941	4.4	39,925,842	133.1
* Other Fixed Rate	49,798	8,375	-83.2			705,746	15.7	84,500	-52.1
* Total Fixed Rate First Mortgages	343,272,880	308,878,778	-10.0	316,272,253	2.4	333,133,150	5.3	124,686,652	49.7
* Balloon/Hybrid > 5 years	17,300,647	11,865,630	-31.4	8,583,460	-27.7	12,143,436	41.5	1,415,170	-53.4
* Balloon/Hybrid 5 years or less	115,952,292		20.1			116,811,617	2.9		-15.0
* Total Balloon/Hybrid First Mortgages	133,252,939	151,084,946	13.4	122,121,998		128,955,053	5.6		-18.6
* Adjustable Rate First Mtgs 1 year or less	15,050,164	20,454,376	35.9			11,029,008		3,661,440	
* Adjustable Rate First Mtgs >1 year	27,644,792		-48.9		-21.3	18,543,849		8,047,448	
* Total Adjustable First Mortgages	42,694,956		-19.0			29,572,857		11,708,888	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	519,220,775	494,548,627	-4.8	461,282,726	-6.7	491,661,060	6.6	162,635,664	32.3
* Amounts are year-to-date while the related %change ratios are annualized.									
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		Real Estate Loan Infor	mation 2						
Return to cover		For Charter :							
05/28/2008		Count of CU :							
CU Name: N/A		Asset Range :							
CO Name. N/A		Asset Kange .	IVA						
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group: All *	State = 'MO'	* Type Included: Feder	ally Insured S	State Credit Union (FIS	SCU) *
	Cou	nt of CU in Peer Group :							-
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	70,676,698	127,471,431	80.4	137,845,212	8.1	117,895,507	-14.5	26,354,466	-10.6
* Closed End Adjustable Rate	1,952,247	0	-100.0	1,130,975	N/A	1,236,782	9.4	89,344	-71.1
* Open End Adjustable Rate (HELOC)	236,430,896	208,318,662	-11.9	128,406,490	-38.4	124,002,740	-3.4	26,164,061	-15.6
* Open End Fixed Rate and Other	3,244,473	6,442,909	98.6	20,135,769	212.5	49,870,413	147.7	3,754,783	-69.9
* TOTAL OTHER REAL ESTATE GRANTED	312,304,314	342,233,002	9.6	287,518,446	-16.0	293,005,442	1.9	56,362,654	-23.1
* TOTAL RE (FIRST AND OTHER) GRANTED	831,525,089	836,781,629	0.6	748,801,172	-10.5	784,666,502	4.8	218,998,318	11.6
·									
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	18.03	16.68	-7.5	21.41	28.4	23.04	7.6	29.70	28.9
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	309,194,078	179,883,825	-41.8	148,491,379	-17.5	139,909,296	-5.8	37,322,466	6.7
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	59.55	36.37	-38.9	32.19	-11.5	28.46	-11.6	22.95	-19.4
AMT of Mortgage Servicing Rights	2,685,832	2,996,460	11.6	3,019,052	0.8	2,751,657	-8.9	2,535,060	-7.9
Outstanding RE Loans Sold But Serviced	401,319,407	478,090,692	19.1	532,653,243	11.4	568,081,331	6.7	567,427,010	-0.1
% (Mortgage Servicing Rights / Net Worth)	0.32	0.34	5.8	0.33	-3.2	0.30	-9.8	0.27	-8.8
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,043,676,692	1,068,586,746	2.4	895,812,811	-16.2	901,596,203	0.6	905,739,304	0.5
R.E. Lns also Mem. Bus. Lns	19,593,396	31,114,544	58.8	31,195,414	0.3	62,676,758	100.9	71,816,973	14.6
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,785,929	2,555,969	-8.3	1,838,010	-28.1	3,336,240	81.5	2,452,113	-26.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	480,682	507,197	5.5	468,071	-7.7	181,316	-61.3	275,189	51.8
Other R.E. Fixed Rate	740,281	780,932	5.5	757,548	-3.0	1,530,656	102.1	1,459,798	-4.6
Other R.E. Adj. Rate	841,759	1,296,836	54.1	2,090,001	61.2	1,721,955	-17.6	1,581,351	-8.2
TOTAL DEL R.E. > 2 MOS	4,848,651	5,140,934	6.0	5,153,630	0.2	6,770,167	31.4	5,768,451	-14.8
DELINQUENT 1 TO < 2 MOS	7.004.704	10.071.010	25.0	44.400.500	05.0	00.407.000	00.7	10.050.007	
First Mortgage	7,894,791	10,674,816	35.2	14,498,503	35.8	20,107,022	38.7	19,353,037	-3.7
Other	3,024,589	4,527,231	49.7	4,783,219		5,851,306	22.3	4,682,540	-20.0
Total Del RE 1 to < 2 Mos	10,919,380	15,202,047	39.2	19,281,722	26.8	25,958,328	34.6	24,035,577	-7.4
Total Del R.E. Loans > 1 Mos	15,768,031	20,342,981	29.0	24,435,352	20.1	32,728,495	33.9	29,804,028	-8.9
RE LOAN DELINQUENCY RATIOS									
	0.70	0.00	40.0	4.02	44.5	4.20	20 F	1.10	40.0
% R.E. Loans dq > 1 Mos	0.76	0.90 0.23	18.8	1.03	14.5	1.30	26.5	1.16 0.22	-10.8
% R.E. Loans dq > 2 Mos	0.23	0.23	-2.4	0.22	-4.5	0.27	24.1	0.22	-16.6
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
*Total 1st Mortgage Lns Charged Off	278,203	202,568	-27.2	319,695	57.8	825,538	158.2	110,310	-46.6
*Total 1st Mortgage Lns Recovered	220,578	6,225	-27.2	6,622	6.4	505.399		110,310	-100.0
*NET 1st MORTGAGE LN C/Os	220,578 N/A	6,225 N/A	-91.2	313,073	0.4	320,139	2.3	110,310	37.8
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage	IN/A	IN/A		313,073		320,139	۷.۵	110,310	31.0
Loans	N/A	N/A		0.02		0.02	-3.8	0.03	31.7
	1.971	1471		3.02		5.02		2,00	
*Total Other RE Lns Charged Off	454,525	879,737	93.6	1,362,925	54.9	1,941,497	42.5	615,209	26.7
*Total Other RE Lns Recovered	190,335	96,101		173,794		166,678	-4.1	28,725	-31.1
*NET OTHER RE LN C/Os	264,190	783,636		1,189,131	51.7	1,774,819	49.3	586,484	32.2
***%Net Charge Offs Other RE Loans / Avg Other RE Loans	N/A	N/A		0.15		0.21	43.7	0.27	28.7
* Amounts are year-to-date and the related % change ratios are annualized	+					5.2.		<u> </u>	
** Annualization factor: March = 4; June = 2; September =4/3; December =									
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								11. R	ELoans 2
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	M	ember Business Loan I	nformatio	n					
Return to cover		For Charter :	-	·					
05/28/2008		Count of CU:	139						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A	Coun	t of CU in Peer Group :		lation * Peer Group: All	^ State = 'N	IO' ^ Type Included: Fed	ierally ins	urea State Credit Union	(FISCU) ^
	Coun	tor co in reer Group.	IVA						
	December-2004	December-2005	% Cha	December-2006	% Chg	December-2007	% Cha	March-2008	% Chg
BUSINESS LOANS					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Member Business Loans (NMBLB) \1	14,769,118	21,085,830	42.8	37,475,059	77.7	66,890,724	78.5	70,814,557	5.9
Purchased Business Loans or Participations to Nonmembers (NMBLB) \1	11,966,400	14,654,531	22.5	2,517,274	-82.8	14,024,848	457.1	14,995,894	6.9
Total Business Loans (NMBLB) \1	26,735,518	35,740,361	33.7	39,992,333	11.9	80,915,572	102.3	85,810,451	6.0
Unfunded Commitments \1	5,223,326	2,653,323	-49.2	3,380,213	27.4	7,196,221	112.9	6,021,594	-16.3
\\\(1\) \(\(\)\(1\) \(\)\(1\) \(\)\(1\) \(21,512,192	33,087,038	53.8	36,612,120	10.7	73,719,351	101.4	79,788,857	8.2
Assets) \1	0.29	0.43	50.4	0.47	9.5	0.93	97.0	0.96	3.4
NUMBER OF BUSINESS LOANS OUTSTANDING:	0.29	0.43	30.4	0.47	9.5	0.93	91.0	0.90	3.4
Number of Outstanding of Business Loans	834	402	-51.8	502	24.9	853	69.9	900	5.5
Number of Outstanding Purchased Business Loans or Participation		-							
Interests to Nonmembers	20	27	35.0	21	-22.2	50	138.1	54	8.0
MISCELLANEOUS BUSINESS LOAN INFORMATION									
Construction and Development(NMBLB) \1	90,612	3,482,875		1,758,215	-49.5	4,564,040	159.6	2,554,585	-44.0
Number of Outstanding Construction and Development Loans	3	12	300.0	9		30	233.3	22	-26.7
Unsecured Business Loans \1 Number of Outstanding Unsecured Business Loans	105,340 192	149,918	42.3 -82.3	784,276	423.1 85.3	1,494,599	90.6 396.8	565,132 243	-62.2 -22.4
Purchased or Participation Interest to Members (NMBLB) \1	192	0		63		0	396.6 N/A	298,295	
Number of Outstanding Purchased Business Loans or Participation	O O	0	19/75	0	19/73	0	19/75	290,293	19/75
Interests to Members	0	0	N/A	0	N/A	0	N/A	2	N/A
Agricultural Related (NMBLB) \1	0	0	N/A	0	N/A	0	N/A	176,388	N/A
Number of Outstanding Agricultural Related Loans	0	0	N/A	0	N/A	0	N/A	3	N/A
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* Mbl (NMBLB) Granted YTD \1	7,460,130	13,758,013	84.4	21,998,967	59.9	48,389,576	120.0	10,337,857	-14.5
* Purchased or Participation Interests to Nonmembers (NMBLB) \1	4,464,608	4,791,439	7.3	865,574	-81.9	3,318,902	283.4	1,069,995	29.0
MBL DELINQUENCY:	45.005		400.0	044.545	h1/A	4 000 000	470.0	4 577 004	00.0
Total MBL > 1 Month Delinquent % MBL > 1 Month Delinquent	45,605 0.21	0.00	-100.0 -100.0	211,515 0.58	N/A N/A	1,226,038 1.66	479.6 187.9	1,577,234 1.98	28.6 18.9
Total MBL > 2 Months Delinquent	45,605	0.00	-100.0	7,838	N/A	137,207	1,650.5	107,606	
% MBL > 2 Months Delinquent	0.21	0.00	-100.0	0.02	N/A	0.19	769.4	0.13	
MBL CHARGE-OFFS AND RECOVERIES:				***=					
*Total MBL Charge Offs	53,839	0	-100.0	0	N/A	7,519	N/A	90,332	4,705.5
*Total MBL Recoveries	20,028	0	-100.0	0	N/A	0	N/A	0	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	19,593,396	31,114,544	58.8	31,195,414	0.3	62,676,758	100.9	71,816,973	14.6
* Business Loans and Participations Sold	0	1,774,472	N/A	1,199,974	-32.4	3,236,300	169.7	0	
SBA Loans Outstanding	0	858,000	N/A	846,420	-1.3	2,132,907	152.0	2,539,539	
Number of SBA Loans Outstanding RISK BASED NET WORTH (RBNW):	0	1	N/A	1	0.0	7	600.0	13	85.7
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	21,888,380	35,521,307	62.3	54,202,872	52.6	80,590,271	48.7	89,205,907	10.7
Unfunded Commitments for Loans and Participation Interests Qualifying for	21,000,300	33,321,307	02.5	04,202,072	32.0	00,030,271	40.7	03,203,307	10.7
RBNW (CUS >\$10m)	5,544,490	4,407,289	-20.5	4,551,251	3.3	8,347,439	83.4	7,007,109	-16.1
RE Loans also Reported as Qualifying MBLS for RBNW	8,623,170	18,013,217	108.9	24,954,339	38.5	33,954,488	36.1	38,339,515	12.9
1/ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;									
* Amounts are year-to-date and the related % change ratios are annualized.									
									12. MBLs

	Inve	stments, Cash, & Cash	Fauivalen	ts					
Return to cover		For Charter :							
05/28/2008		Count of CU :	-						
CU Name: N/A		Asset Range :							
CO Name. 14/A		Asset Nange .	IVA						
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group: All *	State = 'Me	O' * Type Included: Feder	ally Insur	ed State Credit Union (FIS	SCU) *
	Coun	t of CU in Peer Group :	N/A						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
CEAC 445 OLACO, OF INIVESTMENTS									
SFAS 115 CLASS. OF INVESTMENTS Held to Maturity < 1 yr	9,563,482	33,613,270	251.5	32,059,604	-4.6	38,983,786	21.6	23,547,401	-39.6
Held to Maturity 1-3 yrs	69,225,222	65,217,455		64,104,371	-1.7	36,494,672	-43.1	23,606,767	-35.3
Held to Maturity 1-3 yrs Held to Maturity 3-5 yrs	09,225,222 N/A	32,935,904		27,858,997	-15.4	26,520,783	-43.1		12.2
Held to Maturity 5-3 yrs Held to Maturity 5-10 yrs	N/A	3,603,656		2,742,675	-23.9	3,259,902	18.9		60.8
Held to Maturity 3-10 yrs	51,771,254	3,003,030 N/A	'	2,742,075 N/A	-23.3	3,239,902 N/A	10.5	3,243,020 N/A	00.0
Held to Maturity > 10 yrs	8,053,681	9,828,625	22.0	251,375	-97.4	246,883	-1.8		162.2
TOTAL HELD TO MATURITY	138,613,639	145,198,910		127,017,022	-12.5	105,506,026	-16.9		-21.5
TOTAL HELD TO MATORITY	100,010,000	140,100,010	1.0	121,011,022	12.0	100,000,020	10.0	02,000,700	
Available for Sale < 1 yr	258,662,768	227,099,926	-12.2	177,168,203	-22.0	109,592,136	-38.1	69,449,765	-36.6
Available for Sale 1-3 yrs	330,223,254	287,848,778		180,814,761	-37.2	122,905,098	-32.0		-6.4
Available for Sale 3-5 yrs	N/A	76,966,529		101,788,984	32.3	208,755,715	105.1	322,969,809	54.7
Available for Sale 5-10 yrs	N/A	23,039,891		24,432,842	6.0	38,131,537	56.1	50,640,577	32.8
Available for Sale 3-10 yrs	173,791,232	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,842,886	2,140,310	16.1	4,520,240	111.2	14,312,333	216.6	37,313,121	160.7
TOTAL AVAILABLE FOR SALE	764,520,140	617,095,434	-19.3	488,725,030	-20.8	493,696,819	1.0	595,400,435	20.6
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	N/A	0		0	N/A	0	N/A	0	N/A
Trading 5-10 years	N/A	0		0	N/A	17,934,500	N/A	17,762,497	-1.0
Trading 3-10 years	0	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	0	N/A	0	N/A	17,934,500	N/A	17,762,497	-1.0
Other Investments < 1 yr	804,964,330	741,771,709	-7.9	854,105,931	15.1	954,122,565	11.7	1,201,682,073	25.9
Other Investments 1-3 yrs	275,308,761	204,907,624		232,998,948	13.7	181,010,427	-22.3	220,260,719	21.7
Other Investments 3-5 yrs	N/A	40,160,934		45,712,314	13.8	80,772,731	76.7		22.7
Other Investments 5-10 yrs	N/A	4,731,333		20,185,311	326.6	4,321,911	-78.6		-2.3
Other Investments 3-10 yrs	71,474,672	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	977,159	1,191,497	21.9	25,800	-97.8	65,502	153.9		1,135.2
TOTAL Other Investments	1,152,724,922	992,763,097		1,153,028,304	16.1	1,220,293,136	5.8		25.1
MATURITIES:									
Total Investments < 1 yr	1,073,190,580	1,002,484,905		1,063,333,738		1,102,698,487	3.7		17.4
Total Investments 1-3 yrs	674,757,237	557,973,857		477,918,080		340,410,197	-28.8		5.4
Total Investments 3-5 yrs	N/A	150,063,367		175,360,295	16.9	316,049,229	80.2		43.0
Total Investments 5-10 yrs	N/A	31,374,880		47,360,828	51.0	63,647,850	34.4		22.3
Total Investments 3-10 yrs	297,037,158	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	10,873,726	13,160,432		4,797,415		14,624,718			165.1
Total	2,055,858,702	1,755,057,443	-14.6	1,768,770,356	0.8	1,837,430,481	3.9	2,222,047,392	20.9
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		Other Investment Info	rmation						
Return to cover		For Charter :							
05/28/2008		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Cou	Criteria : nt of CU in Peer Group :		tion * Peer Group: All *	State = 'M	IO' * Type Included: Feder	ally Insu	red State Credit Union (F	ISCU) *
	Cou	nt of CO in Peer Group :	N/A						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
INVESTMENT SUMMARY:									
U.S. GOVERNMENT OBLIGATIONS	7,029,825	7,696,458	9.5	12,508,567	62.5	6,219,175	-50.3	14,855,150	138.9
(205 2 111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	N/A	A1/A		11/4		N1/A		004 500 500	
Agency/GSE Debt Instruments (not backed by mortgages) Agency/GSE Mortgage-Backed Securities	N/A N/A	N/A N/A		N/A N/A		N/A N/A		391,583,583 220,503,544	
TOTAL FEDERAL AGENCY SECURITIES	872,610,893	734,171,136	-15.9	584,684,155	-20.4	546,518,665	-6.5	612,087,127	
	0.2,0.0,000	701,111,100	10.0	00 1,00 1,100	20	0.10,010,000	0.0	0.2,001,121	12.0
Privately Issued Mortgage-Related Securities	N/A	N/A		N/A		N/A		12,820,348	
Privately Issued Mortgage-Backed Securities	N/A	N/A		N/A		N/A		527,623	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		N/A		N/A		13,347,971	
ALL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	17,000,883	13,729,472	-19.2	23,822,699	73.5	31,061,951	30.4	30,828,908	-0.8
ALL MOTOAL FORDS & COMMON TRUST MYESTMENTS	17,000,883	13,729,472	-19.2	23,022,099	13.5	31,001,031	ა∪.4	3∪,8∠8,908	-0.8
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	48,203,970	32,387,613	-32.8	30,545,618	-5.7	52,521,346	71.9	69,447,093	32.2
Commercial Mortgage Backed Securities	1,135,827	2,799,724	146.5	8,472,600	202.6	11,694,006	38.0	9,884,819	-15.5
OTHER INVESTMENT INFORMATION									
OTHER INVESTMENT INFORMATION: Non-Mortgage Related Securities With Embedded Options or Complex									
Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded						-		-	
Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	
Deposits/Shares per 703.10(a) Market Value of Investments Purchased Under Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
(703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	2,055,124,067	1,752,441,962	-14.7	1,769,674,743	1.0	1,839,252,157	3.9	2,224,307,396	20.9
Investment Repurchase Agreements	119,395	123,259	3.2	128,598	4.3	494,472	284.5	449,304	-9.1
Borrowing Repurchase Agreements Placed in Investments for Positive		4 500 000							
Arbtitrage Cash on Deposit in Corporate Credit Unions	430,802,681	1,500,000 351,858,955	N/A -18.3	0 400,092,014	-100.0 13.7	0 376,788,624	-5.8	0 623,969,042	N/A 65.6
Cash on Deposit in Other Financial Institutions	68,522,767	65,737,052	-4.1	64,812,011	-1.4	49,193,129	-24.1	59,849,566	21.7
7	20,022,10	20,101,000		0.,0.=,0		10,100,100		20,0.0,000	
Value of Investments in CUSO	8,710,737	11,898,763	36.6	13,366,663	12.3	14,636,865	9.5	14,703,808	
CUSO loans	2,901,432	1,854,096	-36.1	1,568,632	-15.4	887,939	-43.4	656,068	
Aggregate cash outlays in CUSO	3,477,604	5,221,379	50.1	6,253,178	19.8	4,721,346	-24.5	5,304,532	12.4
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	27,102,992	37,780,052	39.4	41.099.466	8.8		-6.4	•	14// (
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	Sunnlemental Si	hare Information, Off Bal	ance Shee	t & Borrowings					
Return to cover	Supplemental Si	For Charter :		t, & Dorrowings					
05/28/2008		Count of CU :							
CU Name: N/A		Asset Range :							
CO Name. N/A		Asset Range .	IN/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: All *	State = 'MO'	* Type Included: Fede	rally Insure	d State Credit Union (FI	SCU) *
	Cou	int of CU in Peer Group :				.,,,			,
	December-2004	December-2005	% Cha	December-2006	% Cha	December-2007	% Chg	March-2008	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	December 2004	December 2000	/ /0 Ong	December 2000	/o Ong	December 2007	70 Ong	maron 2000	70 Ong
Accounts Held by Member Government Depositors	N/A	N/A		2,308,768		21,736,747	841.5	23,004,214	5.8
Accounts Held by Nonmember Government Depositors	N/A	N/A		0		257,464		435,861	69.3
Employee Benefit Member Shares	N/A	N/A		7,766,879		8,850,751	14.0	9,358,187	5.7
Employee Benefit Nonmember Shares	N/A	N/A		0		0,000,701		0,000,107	N/A
529 Plan Member Deposits	N/A	N/A		0		289,781		140,161	-51.6
Non-dollar Denominated Deposits	N/A	N/A		0		209,761		140,101	-51.0 N/A
Health Savings Accounts	N/A			-					
DollarAmount of Share Certificates >= \$100,000		N/A		194,918		431,846		1,221,117	182.8
. ,	N/A	N/A		332,815,501		392,996,595		410,229,878	4.4
DollarAmount of IRA/Keogh >= \$100,000	N/A	N/A	1	142,710,505		171,262,339	20.0	178,460,477	4.2
Dollar Amount of Share Drafts Swept to Regular Shares or Money		**/*				_	B1/A		h1/*
Market Accounts	N/A	N/A	1	0		0	N/A	0	N/A
			1						
SAVING MATURITIES									
< 1 year	5,482,937,103	5,385,032,109			4.0	5,829,775,527		6,132,792,078	5.2
1 to 3 years	609,921,766	711,393,942	16.6		-23.1	488,939,978		517,696,628	5.9
> 3 years	321,608,972	371,569,316	15.5	319,203,622	-14.1	286,882,566	-10.1	281,556,421	-1.9
Total Shares & Deposits	6,414,467,847	6,467,995,367	0.8	6,467,800,887	0.0	6,605,598,071	2.1	6,932,045,127	4.9
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	2,436,589	N/A	1,451,991	-40.4	3,406,070	134.6	3,162,480	-7.2
Other Unused MBL Commitments	5,223,326	216,734	-95.9	1,928,222	789.7	3,790,151	96.6	2,859,114	-24.6
Revolving O/E Lines 1-4 Family	602,017,426	439,085,023	-27.1	430,876,473	-1.9	416,048,131	-3.4	416,328,450	0.1
Credit Card Line	955,487,048	955,539,084			-7.4	824,335,112		836,152,504	1.4
Outstanding LOC	35,933,575	11,649,524		125,899	-98.9	191,448		108,419	-43.4
Unsecured Share Draft LOC	109,871,314	120,218,941		125,750,489	4.6	113,218,260		114,995,989	1.6
Overdraft Protection Programs	N/A	140,422,629		150,110,013	6.9	138,197,802		139,524,604	1.0
Other Unused Commitments	19,882,591	13,776,167		12,229,197	-11.2	10,921,564		10,548,473	-3.4
Total Unused Commitments	1,728,415,280	1,683,344,691			-4.5	1,510,108,538		1,523,680,033	0.9
%(Unused Commitments / Cash & ST Investments)	149.93	1,003,344,091			-9.5	127.20		110.52	-13.1
//(Orlused Commitments / Casif & 31 investments)	149.93	100.20	3.5	140.34	-9.5	127.20	-9.5	110.52	-13.1
Lance Terreformed with December	040 400 700	240 402 440	40.0	247 044 444	0.4	000 004 400	47.0	040 700 500	
Loans Transferred with Recourse	216,482,796	316,403,416		317,614,144	0.4	262,801,132		248,788,586	-5.3
Pending Bond Claims	135,317	203,465		348,462	71.3	460,620		429,061	-6.9
Other Contingent Liabilities	0	0	N/A	0	N/A	0	N/A	0	N/A
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	14	17		16	-5.9	15		15	0.0
Num FHLB Borr. Apps.	4	4		4	0.0	3		3	0.0
Num FHLB Pre-Pledged	1	1	0.0	1	0.0	1	0.0	1	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	N/A	1,196,679,440		1,277,098,196		1,330,678,192		1,356,565,271	1.9
Total Committed Credit Lines	N/A	782,181		0		0		721,787	N/A
Draws Against Lines of Credit	N/A	17,880,310)	12,245,821	-31.5	42,593,915	247.8	61,844,095	45.2
MISCELLANEOUS BORROWING INFORMATION:									
					_				
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	65,000,000	N/A	80,000,000	23.1	105,763,000	32.2	105,763,000	0.0
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								15.SuppShareC	BS&Borr

	Missol	laneous Information, Prog	grame So	rvicae					1
Return to cover	Wilscei	For Charter :		ivices					
05/28/2008		Count of CU:							
CU Name: N/A		Asset Range : I							
CU Name: N/A		Asset Range : I	N/A						
Peer Group: N/A		Criteria : I	Region: N	ation * Peer Group: All *	State = 'MO'	* Type Included: Fede	rally Insure	ed State Credit Union (FIS	CU) *
	Cou	nt of CU in Peer Group : I	N/A						
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
MEMBERSHIP:									
Num Current Members	1,181,485	1,198,735	1.5	1,183,720		1,180,491	-0.3	1,190,208	0.8
Num Potential Members	14,873,650	16,192,436	8.9	22,510,521	39.0	25,214,381	12.0	26,473,312	5.0
% Current Members to Potential Members	7.94	7.40	-6.8	5.26		4.68	-11.0	4.50	-4.0
* % Membership Growth	0.55	1.46	164.4	-1.25		-0.27	78.2	3.29	1,307.0
Total Num Savings Accts	2,086,792	2,115,901	1.4	2,141,890	1.2	2,122,237	-0.9	2,151,997	1.4
EMPLOYEES:									
EMPLOYEES: Num Full-Time Employees	2,696	2,770	2.7	2,907	4.9	2,914	0.2	2,947	1.1
Num Part-Time Employees	430	427	-0.7	2,907	-3.7	2,914	8.0	425	-4.3
BRANCHES:	430	421	-0.7	411	-3.1	444	6.0	425	-4.3
Num of CU Branches	302	310	2.6	328	5.8	323	-1.5	330	2.2
Num of CUs Reporting Shared Branches	28	28	0.0	26		27	3.8	28	3.7
Plan to add new branches or expand existing facilities in the next 12	20	20	0.0	20	7.1		5.0	20	5.7
months	N/A	N/A		N/A		N/A		14	
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,410,040,410	2,726,140,063	13.1	2,255,182,541	-17.3	2,226,373,517	-1.3	526,051,047	-5.5
**Loans Excluding Real Estate Loans Sold in Full YTD	N/A	N/A		N/A		0		0	N/A
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	N/A	N/A		10		9	-10.0	10	11.1
Dollar Amount of Shares/Deposits Covered by Additional Insurance									
	N/A	N/A		79,768,342		58,818,154	-26.3	64,239,148	9.2
PROGRAMS AND SERVICES	N1/A	N1/A		20		44	040	44	0.0
Indirect Lending	N/A	N/A		33		41	24.2	41	0.0
Participation Loans	N/A	N/A		34		33		33	0.0
Real Estate Loans Member Business Loans	N/A	N/A		63		90	42.9	88	-2.2
Risk Based Loans	N/A N/A	N/A N/A		22 64		25 62	13.6 -3.1	26 63	4.0 1.6
Direct Financing Leases	N/A N/A	N/A		0		0		0	N/A
Mortgage Processing	N/A N/A	N/A		19		18		22	22.2
Approved Mortgage Seller	N/A N/A	N/A N/A		8		8		10	25.0
Debt Cancellation/Suspension	N/A	N/A		1		0		0	N/A
Borrowing Repurchase Agreements	N/A	N/A		4		3		3	0.0
Investment Pilot Program	N/A	N/A		1			0.0	1	0.0
Investments not Authorized by the FCU Act (SCUs only)	N/A	N/A		0		0		0	N/A
Deposits and Shares Meeting 703.10(a)	N/A N/A	N/A N/A		1		0		0	N/A
Brokered Certificates of Deposit (investments)	N/A	N/A		6		9		14	55.6
Overdraft Protection	N/A	N/A		65		73		64	-12.3
Overdraft Lines of Credit	N/A	N/A		62		66		67	1.5
ATM/Debit Card Program	N/A	N/A		86		92		89	-3.3
Interest Only or Payment Option First Mortgages	N/A	N/A		7		7	0.0	6	-14.3
Insurance/Investment Sales	N/A	N/A		11		10		16	60.0
Brokered Deposits (shares acquired through 3rd party)	N/A	N/A		2		2		3	50.0
Fixed Assets - Capital & Operating Leases	14/73	IN/A					0.0	3	00.0
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		N/A		N/A		17,692,575	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no a		IN/A		IN/A		IN/A		17,002,070	
** Amount is year-to-date and the related % change ratio is annualized.									
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								16.MiscInfoAn	dServices

		Information Systems & T	achnology						
Return to cover		For Charter :		<u>'</u>					
05/28/2008									
		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Critorio :	Pagion: N	ation * Boor Group: All *	Stato - 'MC	O' * Type Included: Federally	Incure	d State Credit Union /El	SCII) *
reel Gloup. N/A	Cou	int of CU in Peer Group :		ation Feer Group. All	State = IVIC	7 Type Included. Federally	IIISUIE	u State Credit Union (Fi	300)
	Cot	int of CO in Peer Group :	N/A						
	December-2004	December-2005	0/ Cha	December 2000	% Chg	December 2007 0/	Cha	March-2008	0/ Ch-
	December-2004	December-2003	% Chg	December-2006	% City	December-2007 %	Chg	Warch-2000	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	2	N/A	1	-50.0	1	0.0	2	100.0
Vendor Supplied In-House System	100					89		90	
Vendor On-Line Service Bureau	53	95 53		91 48			-2.2 -6.3	46	
CU Developed In-House System	1	0		46		45	-6.3 -75.0	0	
Other	2	3	50.0	3	0.0	3	0.0	1	-66.7
Data Processing Conversion Completed in the Last 6 mo. or Planned in the									<u> </u>
Next 12 mo.	N/A	N/A		8		10	25.0	9	-10.0
Electronic Financial Services	IN/A	IN/A		0		10	20.0	9	- 10.0
Home Banking Via Internet Website	67	78	16.4	82	5.1	84	2.4	85	1.2
Audio Response/Phone Based	80	79		79		76	-3.8	73	
Automatic Teller Machine (ATM)	87			84		81	-3.6	81	
Kiosk	1		0.0	2			-3.6	1	
Other	1					1	0.0	2	
Services Offered Electronically	· · · · · · · · · · · · · · · · · · ·	3	200.0		-00.7	1	0.0		100.0
Member Application	40	40	0.0	35	-12.5	35	0.0	35	0.0
New Loan	50			53		48	-9.4	48	
Account Balance Inquiry	89			91		91	0.0	91	
Share Draft Orders	70			68		69	1.5	67	
New Share Account	21	24				18	-5.3	16	
Loan Payments	75			19 84		82	-2.4	85	
Account Aggregation	3						-2.4 -25.0	6	
Internet Access Services	3 17	20		4 10		14	40.0	15	
e-Statements	N/A	N/A		N/A		N/A	40.0	51	7.1
View Account History	72	80		82		83	4.0	88	0.0
Merchandise Purchase	12			10			1.2	5	
Share Account Transfers	87	88		91		91		91	0.0
Bill Payment					3.4		0.0	57	
Download Account History	37 55	46		52 62		58 63	11.5	66	
Electronic Cash							1.6		
Electronic Cash Electronic Signature Authentification/Certification	4 0			<u>5</u> 1		5	0.0	3	
Type of World Wide Website Address	U		N/A	<u> </u>	0.0	I I	0.0	ı ı	0.0
Informational	4.4	40	20.0	42	27.0	11	77	47	24.4
Informational	14 4			13		14	7.7	17	
Transactional		3		6		7	16.7	4	
Number of Members That Use Transactional Website	63	73		76		77	1.3	79	
	241,940	289,323		299,845		313,725	4.6	329,283	5.0
No Website, But Planning to Add in the Future	20	10	-50.0	8	-20.0	6	-25.0	5	-16.7
Type of World Wide Website Address Planned for Future		_	50.0		44.0		22.2		0.0
Informational	14	7		6			-33.3	4	
Interactive	3			1		1	0.0	1	0.0
Transactional	3	1	-66.7	1	0.0	1	0.0	0	-100.0
Miscellaneous						475	0.5		<u> </u>
Internet Access	135	134		125		121	-3.2	123	
FedLine Access	14	13		16		19	18.8	22	
Process ACH Transactions as Originating Institution	50	55		55		53	-3.6	52	
Process ACH Transactions as Receiving Institution	105	109	3.8	105	-3.7	100	-4.8	103	3.0
									17.IS&T

Return to cover

05/28/2008

CU Name: N/A

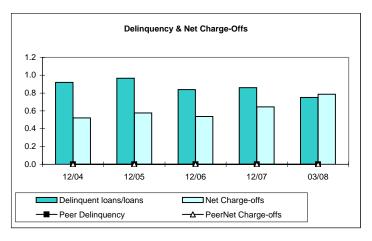
Peer Group: N/A

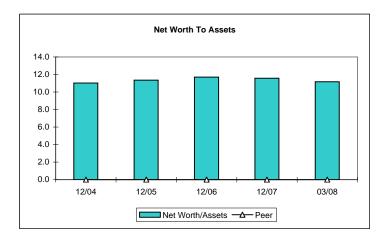
Graphs 1 For Charter : N/A Count of CU: 139 Asset Range : N/A

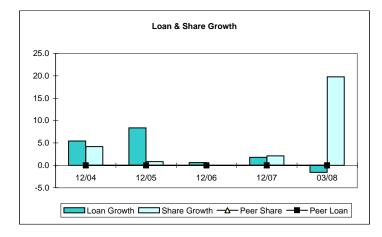
Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

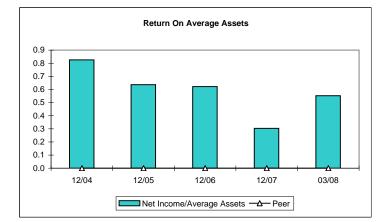
Criteria : Credit Union (FISCU) *

Count of CU in Peer Group: N/A









Graphs 2

Return to cover
05/28/2008
CU Name: N/A

N/A

Peer Group:

For Charter : N/A Count of CU : 139 Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria: Credit Union (FISCU) *

Count of CU in Peer Group: N/A

